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## DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

As a below-named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name,

BACH TEST

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled ELECTRONIC TRANSACTION SYSTEMS AND METHODS THEREFOR, the

specification of	( which			
(check one)	is attached			
	was filed o	n Serial No		
	• •	a amended on		
		(if applicable)	· · · · · · · · · · · · · · · · · · ·	
		, ,,		
-		and understand the contents of ment referred to above.	the above-identified (	specification, including the
l acknowledge i as defined in 37	-	to the Patent Office all inform	ation known to me to	be material to patentability
patent or invent	tor's certificate list	efits under Title 35, United St ad below and have also identi 3 date before that of the applic	fied below any foreig	n application for patent or
Prior Foreign Application(s)			Prigrity Claimed	
				П
(Numbe	z) (Country)	(Day/Month/Year Fi	led) Yes	No
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(Number	r) (Country)	(Day/Month/Year Pi	led) Yes	No
hereby claim application(s) li		Title 35, United States Co	de, §119(e) of any	United States provisional
Application Se	rial No.)	(Filing Date)	(State	18)
ind, insofar as the application in the futy to disclose	he subject matter of te manner provided to the Patent Office ch occurred betwee	e 35, United States Code, § 120 each of the claims of this appl by the first paragraph of Title : s all information known to me n the filing date of the prior a	ication is not disclosed 35, United States Code 1 to be material to par	in the prior United States , § 112, I acknowledge the entability as defined in 37
08/759,555		mber 4_1996	Patented	
Application Ser	rial No.)	(Filing Date)	(Statu	A)
09/ <b>067</b> ,176	Anni	27_1 <del>998</del>	Pending	
Application Ser		(Filing Date)	(Statu	9)
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09/523.825		<u>th 13, 2000</u>	Pending	
Application Serial No.) (Filing Da		(Filing Date)	(Statu	6)

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION Page 1

I hereby appoint the following attorneys to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith: Harold C. Hobbach, Reg. No. 17,757; Aldo J. Test, Reg. No. 18,048; Thomas O. Herbert, Rag. No. 18,612; Donald N. Manlinosh, Reg. No. 20,316; Edward S. Wright, Reg. No. 24,903; David J. Brezner, Reg. No. 24,774; Richard E. Backus, Reg. No. 22,701; James A. Sheridan, Reg. No. 25,435; Robert B. Chickering, Reg. No. 24,286; Richard F. Trecardin, Reg. No. 31,801; Steven F. Caserza, Reg. No. 29,780; Laura L. Kulhanjian, Reg. No. 33,257; Michael A. Kaufman, Reg. No. 32,988; Edward N. Bachand, Reg. No. 37,085; R. Michael Ansnian, Reg. No. 35,030; Stephen M. Kneuer, Reg. No. 38,208; Robin M. Silva, Reg. No. 38,304; David C. Ashby, Reg. No. 36,432; Maria S. Swiatek. Reg. No. 37,244 and Dolly A. Vance, Reg. No. 39,054; provided that if any one of said attorneys ceases being affiliated with the law firm of Plehr, Hobbach, Test, Albritton & Herbert as partner, employee or of counsel, such attorney's appointment as affiliated.

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File No. A-68940-5/DCA

Full name of first

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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Title 18, United States Code, § 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

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